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## CONNECTICUT

**TESTIMONY OF  
NATIONAL FEDERATION OF INDEPENDENT BUSINESS (NFIB)  
BY  
ANDY MARKOWSKI, CONNECTICUT STATE DIRECTOR  
CONCERNING  
SB-11, AA REQUIRING THE CONNECTICUT HEALTH INSURANCE EXCHANGE TO  
NEGOTIATE PREMIUMS  
BEFORE THE  
INSURANCE & REAL ESTATE COMMITTEE  
FEBRUARY 24, 2015**

*A non-profit, non-partisan organization founded in 1943, NFIB is Connecticut's and the nation's leading small-business association. In Connecticut, NFIB represents thousands of members and their employees. NFIB membership is scattered across the state and ranges from sophisticated high technology enterprises to "Main Street" small businesses to single-person "Mom & Pop" shops that operate in traditional ways. NFIB's mission is "To promote and protect the right of its members to own, operate, and grow their businesses." On behalf of those small- and independent- job-providers in Connecticut, I offer the following comments:*

NFIB is committed to seeking legislative reforms that help small businesses. And, since 1986, our small business members have told us that increasing healthcare costs is their No. 1 problem. NFIB has worked tirelessly to offer solutions and encourage Congress and state legislatures to pursue reforms that will help lower healthcare costs and provide affordable options for small businesses.

When it comes to the development of health insurance exchanges, NFIB feels that public and/or private exchanges should be widely available, and states and other entities should have adequate flexibility to experiment with different models. Centralized portals can give consumers a seamless venue for comparison shopping, purchasing, and conducting business with insurers. It is vital that states and other entities have the ability to experiment with various exchange models. However, *the goal should always be a purchasing environment with enough insurance carriers to unleash competitive forces.* NFIB/CT would caution that modifying the existing duties of the Connecticut Health Insurance Exchange as contemplated in SB-11 to require negotiated premiums ("active purchasing") may go against that goal of having a robust, competitive, marketplace-based exchange.

Thank you for the opportunity to comment and for the Committee's willingness to be engaged in this important public policy matter for small businesses.